

Guide to

STUDENT FUNDING

Session 2018-19

CourseStartDate	Closing Date
*27 August 2018	Friday 5 October 2018
21 January 2019	Friday 1 March 2019
25 February 2019	Friday 5 April 2019
AnyOtherCourse	6 weeks from the start date (last Friday in the 6 week period)

Who to Contact if you need help

As everyone's circumstances are different you may wish to contact us on 01324 403000, if you have any questions:

- about the on line student funding application system or form;
- about your entitlement to student funds;
- what documents you need to submit with your application; or
- if you would like someone to help you complete the form.

*To ensure your Funding is in place for you starting and you are on for the first payment run, applications and all evidence should be submitted by **Friday 17 August 2018**.

For all other courses, applications should be finalised prior to enrolment date.



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Section 1 – Application Process

1. Which Programmes are eligible for Financial Support?

Financial support may be available from the College for certain courses

Level of Course	Funding for	Funding body	Funding source
HNC, HND, Degree, full time	Maintenance	SAAS	Student loan
	Travel	SAAS	Student loan
	Rent/Mortgage	College	HE Discretionary
	Childcare	College	HE Childcare
NC, City & Guilds etc. full time	Maintenance	College	Bursary/EMA
	Travel	College	Bursary
	Essential course materials	College	Bursary
	Rent/Mortgage	College	FE Discretionary
	Childcare	College	FE Childcare
NC, City & Guilds etc. part time	Maintenance	College	N/A
	Travel	College	Bursary
	Essential course materials	College	Bursary
	Rent/Mortgage	College	N/A
	Childcare	College	FE Childcare

2. When should I apply?

You should apply as soon as you have been offered a conditional or unconditional place on a College programme. A link to the online system will be sent to you by email, it is essential you check your emails regularly as this is how we will communicate.

If your application form and evidence is received after the course starts, your payments may be delayed due to the volume of applications. Students are asked to complete and submit their application with supporting documentation as soon as possible.

3. Application Closing Dates

Bursary*, Childcare, EMA and Housing Applications will be backdated from your start date if evidence is submitted by the closing date. If evidence is unavailable, students must notify Funding within the six week period. This information may be used if students appeals for funding after the closing date.

Applications received after the closing date may be funded from the date the application was fully finalized (housing is dependent on funds available). Bursary and childcare will not be awarded if application is not fully finalised.

Childcare – Late applications will be accepted from lone parents to the value of Lone Parent Childcare Grant £1,215 and from students whose circumstances have changed and who now require childcare.

* All funding that comes from the Bursary Fund – Travel, Maintenance and Material Costs.

** Appeals may be submitted.

4. What if my Funding Application is Declined?

Each application is assessed against a clear set of criteria, most of which is set by bodies outside the College such as the Scottish Funding Council or Scottish Government. If declined, you will receive a letter/email from the College outlining the reason(s).

If your application has been declined, and you do not agree with this decision, you can make a formal appeal against this decision. This includes late applications.

If you have such an appeal, you should write in the first instance to:

Finance Manager
Forth Valley College
Grangemouth Road
Falkirk
FK2 9AD

Please provide full information about your funding appeal and enclosing any additional documentary evidence to support your claim for funding. This should be clearly marked as "Appeal." All appeals are fully investigated and our aim is to reply within fourteen calendar days of receiving your letter.

If you are not satisfied with the outcome of your appeal, you can then write directly to the:

Head of Finance
Forth Valley College
Grangemouth Road
Falkirk
FK2 9AD

The Head of Finance, as an independent assessor will consider your appeal for funding. Their decision is final.

5. What Funding is potentially available to me?

There are four funds that provide support for eligible students on non-advanced courses. Most of these take into account the personal and financial circumstances of each individual student.

There are two funds that provide assistance with living expenses. These are the Education Maintenance Allowance (for students who are sixteen or seventeen years old and some eighteen year olds) and the Further Education Bursary Fund (for all other students).

All funding described is subject to the student meeting specific residency and eligibility requirements (see section 4) and to funds being available. Any award made can also be changed at any time subject to availability of funds.

6. Will receipt of my Application be acknowledged?

When applying through the College's on-line student funding application system you will receive acknowledgement by e-mail immediately. If applying through a paper copy notification will be sent to the e-mail address provided within two weeks and via post if we do not hold an email address for you. This may be longer during busy periods.

7. Previous Study and Funding

If you have been a full-time student or received funding within the last six years whether at Forth Valley College or at any other college/university, please contact a Learner Advisor or a member of Student Funding to find out if there are any restrictions on your eligibility for funding.

8. Progression

If you have received a previous funding award, the College may make an additional award to you if your current course is a direct progression from your previous course and is in the same subject of study. If your course does not follow a natural progression you may not receive funding and should speak to a Learner Advisor for further advice.

9. Documents Required

This is a brief guide designed to give an indication of the documents that are required to confirm different types of circumstances and information that we need to assess your funding application. The list is not exhaustive, but is designed to give a general idea of the types of documents that may be required.

If you are having difficulty in collecting the necessary documents or are unsure of which circumstances apply to you, you may find it helpful to speak to a member of Student Funding at any of the campuses. They would be able to look into your situation in more detail. Appointments with Student Funding can be made in person by phoning: (01324) 403000 or by emailing: funding@forthvalley.ac.uk

Category

- A. Students who are under 18 who only wish travel and materials
- B. Students who are under 25 and live with their Parents /Legal Guardians
- C. Students who are over 25 and live with their Parents /Legal Guardians
- D. Students under 25 living on their own
- E. Students over 25 living on their own or independent students
- F. Students who lives with a partner or spouse

Evidence	A	B	C	D	E	F
Parents/ Guardians						
Evidence of their income from Employment - P60s for April 2018						
Self-employment - latest accounts showing profit received and personal drawings taken or HMRC form SA302 (you will be given a provisional award if income for tax year 2017-18 is unavailable)						
Private, employer or state pensions - P60s for April 2018						
The Department of Work & Pensions - e.g. Benefit Letters for 2018-19						
Bank/building society interest, trust funds or from dividends (if over £250 interest certificate or statements)						
Adoption/Fostering Allowance (part 2 only)						
Property owned by parents (tenancy agreement or statement from letting agency)						
Any other income received in tax year 2017-18						
Their Tax Credit Assessment for 2017-18						
If they are a lone parent we will require evidence of this; the Council Tax Notice for 2018-19 or Tax Credit Assessment for 2018-19 will show this						
Evidence of any child maintenance payments received by your parents or made by your parent to other children out with your household e.g. lawyer or CSA letter						
Your brothers'/sisters' birth certificates if they are under sixteen years						

Student *	A	B	C	D	E	F
Evidence of your income from: Employment - P60s for April 2018 or self-employment income.						
Self-employment - latest accounts showing profit received and personal drawings taken or HMRC form SA302 (you will be given a provisional award if income for tax year 2017-18 is unavailable)						
The Department of Work & Pensions, e.g. Benefit Letter for 2018-19 (you must also include your full DLA or PIP letter if you receive this)						
Private, employer or state pensions P60s for April 2018						
Rental income for property owned by you (tenancy agreement or statement from letting agency)						
Any other income you will receive while at College						
Your original Birth Certificate or Passport or Full Driving Licence.						
Your Tax Credit Assessment for 2018-19						
Your Council Tax Notice for 2018-19						
Evidence of your current rent/mortgage costs if you wish to apply for help towards these costs.						
If you have children (under sixteen) their birth certificates						

Partner *	A	B	C	D	E	F
Evidence of their income from:						
Employment - P60s for April 2018						
Self-employment - latest accounts showing profit received and personal drawings taken or HMRC form SA302 (you will be given a provisional award if income for tax year 2017-18 is unavailable)						
The Department of Work & Pensions, e.g. Benefit Letter for 2018-19						
Private, employer or state pensions P60s for April 2018						
Rental income for property owned by your partner (tenancy agreement or statement from letting agency)						
any other income they will receive in tax year 2018-19						
Evidence of any child maintenance payments received by your partner or made by your partner to other children out with your household e.g. lawyer or CSA letter						

**If your parent/partner has not been in the same employment for the full financial year or has recently started a new job, please submit three months' worth of income e.g. three months' payslips.*

SA302 – Tax calculation form received from HMRC.

Tax Year – a tax year is for the period 6 April to 5 April.

Tax Credits – child tax and working tax credits. You may get one each year if you claim this.

Unearned Income – this is income that you receive from any source that is not related to employment. It can include income such as pension, working tax credits, rental income and dividends etc . Many sources of unearned income are taken into account. You should declare all information for you, your parent(s), or partner.

10. Residency

In order to qualify for student funding, you must meet the residence requirements. These generally require that you have been ordinarily resident in the United Kingdom and Islands or the European Economic Area (EEA) for the three years immediately before the course start date and that you must have been ordinarily resident in Scotland on the course start date. You would not normally be considered as being ordinarily resident if your main reason for being in Scotland, the UK and Islands or in the EEA was, for example, only because you were studying there. As the legislation relating to residence is very complex and is dependent on an individual's circumstances, you are advised to contact Student Funding if you are unsure about whether or not you meet the residency requirements.

11. Students from Orkney, Shetland, England, Wales and Northern Ireland

If you are coming from Orkney or Shetland to attend a course at Forth Valley College you are not eligible for a Bursary from the College. However, if you are eligible for EMA, you should apply to the College for EMA only. If you want to be considered for Bursary funding, you should apply to your local Islands Authority. Please note that as Orkney and Shetland Councils do not operate within the same national policy as Forth Valley College you should be aware that much of the information within this Guide may not apply to you.

Students from England and Wales should apply to their own Local Education Authority and those from Northern Ireland to the Education Authority.

Section 2 – Types of funding Available

1. Education Maintenance Allowance (EMA)

EMA applies only if you meet both conditions below;

- Students, who are aged sixteen or seventeen years of age on the date the course starts (some 18 year olds, depending on circumstances); and
- Parent(s) / Guardian(s) maximum gross income is below the Scottish Governments' threshold of:
 - £24,421 with no other dependent children in the household
 - £26,884 with other dependent children in the household
 - EMA can sometimes be assessed without parental support.

EMA funding is available to both full-time and part-time students and if granted, no allowance is payable for holiday periods. Your award letter will contain further information regarding payment dates etc.

Students under eighteen years of age who have a permanent home of their own may be considered for an "Away from Parental Home Maintenance Allowance" subject to specific criteria. This funding is in addition to your EMA. Instead of receiving 'Away from Parental Home Maintenance Allowance' you may be entitled to Income Support. Students should note that this does not affect their entitlement to EMA and that receiving EMA does not affect their eligibility for Income Support. The 'Away from Parental Home Allowance' is also subject to a financial assessment against your own and your parents' income.

You will be notified of the allowance payable to you after the financial assessment is completed. This is paid in arrears directly into your bank account and is dependent on attendance, conduct and progress. You are expected to attend all classes and cover any absences appropriately, each week to be eligible for your EMA payment.

An Individual Learning Agreement will be drawn up which will outline the attendance, progress and conduct requirements and any targets/objectives you must achieve to receive this allowance. Full-time EMA students will also be assessed for a Further Education Bursary award for assistance with travel costs and study materials where applicable.

2. Further Education Bursary Fund

The Further Education Bursary Fund is the most heavily accessed fund within the College. As such, the actual amount of funding you would receive from this will depend upon the number of eligible students who have applied and the level of support required for each of them.

The eligibility rules set out by the Scottish Funding Council that the College has to abide by are:

A student should only be deemed eligible for an award if all of the following criteria apply:

- They are residentially eligible
- They are beyond their statutory school leaving date and have left school
- They do not currently receive Income Replacement Benefits or alternative funds and are not eligible to receive these during the course
- They have not previously received bursary or SAAS support or equivalent towards their maintenance, study or travel costs. Students who are ineligible due to this reason may still be eligible to receive bursary support.
- They are not adding to or improving an existing advanced level qualification – this is regardless of whether or not the student has received funding for their previous course and if the student possesses a qualification equivalent to SCQF Level 7 (HNC) or above.

Your award may include some or all of the following elements:

(a) Maintenance Allowance

This is a means tested allowance to cover daily living costs while you are at College. If you are likely to be in receipt of an Income Replacement Benefit while you are at College, you will not be awarded a Bursary Maintenance Allowance. Students who are under the age of eighteen are not usually entitled to a Bursary Maintenance Allowance but may be depending on circumstances. This is available to all students who are eighteen years of age or over when their course begins, dependent on the eligibility rules shown above, and is means tested.

Away from Parental Home Maintenance Allowance

If you are unable to live in your parental home while attending College because your home is considered too far for you to travel to and from College on a daily basis or, if you are able to provide evidence to show that you already have an established permanent home of your own before coming to College, you may be considered for the Away from Parental Home Maintenance Allowance.

Maintenance Weekly Allowances

	Standard	Higher
Students aged 18-24	£78.17	£98.79
Students aged over 25 or awarded independent status	N/A	£98.79
Students eligible to remain on Universal Credit while at college	N/A	£28.00

The higher rate may be paid to students aged 18 to 24 who have their own permanent established accommodation or can be deemed in another way to be independent. It cannot be paid to non-independent students even if they live away from home with friends or with family members.

(b) Travel Allowance

This allowance is to pay for your travel costs to attend College. You will only be eligible for this allowance if you live more than two miles away from the campus you attend.

The allowance is subject to a financial assessment with the exception of students aged 16 or 17 years who will receive travelling expenses irrespective of parental income but you must submit an Application for Student Funding to be considered for this allowance.

The amount you receive is calculated on the cheapest form of public transport available (usually student zonal tickets) and on the number of days that you are in College or in a mandatory Work Placement. You may wish to apply to First Bus for a Student Card when you enrol so that you can get the discounted bus fares:

<https://www.firstgroup.com/south-east-and-central-scotland/tickets/ticket-types/students-bus-travel/apply-your-student-id-card>

Where there is no public transport available in your area you must show your travel arrangements on the Funding Application form. The following website gives information on transport links to Forth Valley College Campuses: <https://www.forthvalley.ac.uk/about-us/getting-here/>

You will be notified of the allowance payable to you after the financial assessment is completed. This is paid in arrears directly into your bank account and is dependent on your attendance, conduct and progress.

You must achieve the attendance level as set out in Section 4, for each period to be eligible for your Bursary payment.

Student Zonal Ticket	1 zone	2 zone	3+ zone
Weekly Price	<u>£19.20</u>	<u>£24.80</u>	<u>£36.80</u>

(c) Course Materials Allowance

This is a sum of money (paid in one instalment once receipts have been received) to cover the cost of the essential clothing, equipment etc. for certain courses that you need to purchase. Only those items notified to you by the Department will be eligible for funding which cannot be paid in advance of your course and you may be required to buy materials yourself before the course starts. This allowance is subject to a financial assessment with the exception of students aged sixteen or seventeen years who will receive all materials necessary for their course irrespective of parental income but you must submit an Application for Student Funding to be considered for this allowance. If you are in receipt of an Income Replacement Benefit you will be assessed for this allowance but it will be means-tested if your award is assessed against parental or spouse/partner income.

3. Childcare

Financial assistance may be available towards the cost of registered childcare for days when you are timetabled to be in College or in a mandatory work placement as part of your course.

The Childcare Fund is cash limited and the College gives no assistance with costs incurred during College holiday periods and dates you are not in College/ not on placement. You should seek clarification from your childcare provider on the fees which you will be required to pay before you finalise your childcare arrangements.

The College will pay a percentage of your daily cost, up to a maximum amount per day per child, as shown below. The amount payable is calculated based on household income. You will not be granted assistance with childcare costs if you have a partner who is unemployed/at home during your timetabled class/ placement time.

Children over two years of age may be eligible up to 3 hours per day free childcare in local Council or private Nurseries depending on the parent's circumstances. You must make use of this free provision before requesting additional childcare assistance from the College. Please discuss this with your chosen nursery staff.

Please note that certain childcare providers will ask for payment during College holiday periods and for days when you are not timetabled to be in College. The College will not pay for these days.

If you wish to claim for assistance please complete the childcare section of the funding application and submit your childcare contract and child(ren)'s birth certificate(s).

For more information see our Childcare Mini Guide.

Lone Parent	100%
0 - 24,999	100%
24,999 - 29,999	75%
30,000 - 39,999	50%
40,000 +	25%

Maximum Rates we can pay		
Type	Type	Rate
Childminder	Hourly Day Rate	5.50
Childminder	OOSC Rate	6.50
Nursery Pre School	Hourly	5.50
	Daily	50.00
	Half Day	27.50
Before and After School Care (Non-Childminder)	Hourly	6.50
	AM Session	7.00
	PM Session	15.00

You will be notified of the allowance payable to you after the financial assessment is completed. This is paid in arrears directly to your nursery / child minder's bank account and is dependent on attendance, conduct, progress and engagement. You must achieve the attendance level as set out in Section 4, for each period to be eligible for your Childcare payment.

4. Housing Fund

Students who experience financial difficulties with their rent or mortgage while they are at College may be eligible for regular assistance from our housing fund. Please tick the appropriate box of the application form and provide your current rent/mortgage statement. If you live alone, you must also provide your 2018-19 Council Tax Notice showing lone person discount (or any other documentary evidence confirming your lone person status). If you live with a partner, you will only be given assistance towards your share of the housing costs and your name must be shown on the 2018-19 Council Tax Notice if it is not on your partners rent/mortgage statement.

Full-time students who have children, or are in receipt of certain benefits, or are single and under twenty two years of age without parental support may be eligible to claim for help with their housing costs through Universal Credit during their attendance at College. If you are in this situation, you should contact your local DWP office in the first instance before submitting a claim to the College for assistance. Your letter from the DWP will be required before any award can be assessed.

If you are renting a privately owned property, either from a private landlord or letting agency, the College will check that both your property and landlord (or his/her agent) are registered with the local Council. If your landlord has failed to comply with this legislation, the College will not give assistance with rent costs.

You will be notified of the allowance payable to you after the financial assessment is completed. This is paid in arrears directly into your bank account and is dependent on your attendance, conduct and progress. You must achieve the attendance level as set out in Section 4, for each period to be eligible for your Housing payment.

5. Student Assistance Fund

Students who experience unexpected financial difficulties due to unforeseen circumstances while they are at college may be eligible for assistance from our Student Assistance Fund.

This fund is open all year, to apply speak to a Learner Adviser, member of the Student Funding Team or a Learner Development Worker.

6. Additional Support Needs to Learning Allowance

Additional support towards study and travel related expenses may be offered to a student who, by virtue of their disability/long term illness, is obliged to incur additional personal expenditure arising from their attendance at College.

Students who cannot travel independently and who request taxi transport will be required to submit medical evidence of need for this assistance but it will not be granted to students who have a Motability Car for their transport needs regardless of who is using this transport. Your letter for Disability Living Allowance must also be submitted with the Funding Application Form.

Section 3. Assessment of Award

1. How will I be told what my award is?

Once your application has been formally assessed, the College will notify you of the details. If the award is provisional you will have to bring in additional information. Please retain this so that you know when your payments will be paid and how much you will receive. Also the Department of Work & Pensions will require this information if you submit a claim to them at a later date.

2. Means Testing

Bursary, Childcare, EMA and Housing awards are means-tested awards; as such your income and/or the income of your parent(s) or your partner/spouse will be taken into consideration when assessing your award. If their income is above the figure in 3.1 above or in the tables in point 2 below, your award may be declined or reduced.

When assessing parental or spouse/partner income, we use gross income (earned and unearned) received in the previous tax year. This means that for applications relating to courses in 2018-19 academic year, you would need to submit income details for tax year 2017-18 (6/4/17 to 5/4/18). However, when means-testing your income, we look at the income you will receive while you are at College (this does not include income from employment but would include for example, income from Working Tax Credits, bank interest, rental income etc). If you receive income but are not sure whether or not it is taken into account, please supply evidence of this with your application and we will review this.

Exemption from a Parental Contribution

A financial assessment based on gross parental income is undertaken for all students under twenty five years of age unless you can evidence independent student status to show you are a self-supporting student.

If you are estranged [no contact (for whatever reason) with parents] or in Local Authority Care, you will be required to submit official documentation to support your claim for exemption from a parental assessment. This documentary evidence must be from a reputable source such as a Social Worker, Key Worker or Homeless Persons Unit who can confirm your estrangement. If you are unable to obtain this documentation or have no contact with any sources mentioned you must speak to a Learner Adviser who will discuss your situation. If you are estranged from your parents you may be eligible for Department of Work & Pensions benefit payments.

3. Financial Assessment

Your assessed award will be reduced by the amount that you and your parents/partner are considered to be able to provide towards your expenses.

Students who are married or Living with a Partner

Your award will be assessed against your own income and the gross income of your partner. The income used in the assessment is that for the previous income tax or financial year.

Examples of partner's income and the deduction from your award are shown below.

Partner's Income	Deduction from Award
Less than £20,643	NIL
£20,643	£45
£27,933	£855
£35,538	£1,700
£50,568	£3,370

After the contribution has been assessed, it will be reduced by £152 in respect of each child less than 16 years of age or in relevant education living with and dependent on your partner.

If your partner makes maintenance payments to a former partner or child(ren) who do not live in your household, this will be taken into consideration when assessing your award but you must submit relevant documentary evidence from the Child Support Agency or Notice of Agreement drawn up by a legal practice.

If there is another student in your family who is attending college or university and who is also entitled to student support funding, only one contribution is assessed for the family and this is divided among the students and deducted from each individual award. We would require to receive the other student(s) award letter from their college or SAAS for 2018-19.

Parentally Supported Students (aged 18-24 years old)

Your award will be assessed against your own income and the gross income of your parents. The income used in the assessment is that for the previous income tax or financial year.

Examples of parental income and the deduction from your award are shown below.

Parents' Income	Deduction from Award
Less than £24,275	NIL
£24,275	£45
£31,745	£875
£41,735	£1,985
£49,664	£2,866

After the contribution has been assessed, it will be reduced by £152 in respect of each child less than 16 years of age or between 16-18 that is still in full-time school education living with and dependent on your parents.

If your parent makes maintenance payments to a former partner or child(ren) who do not live in your household, this will be taken into consideration when assessing your award but you must submit relevant documentary evidence from the Child Support Agency or Notice of Agreement drawn up by a legal practice.

If there is another student in your family who is attending College or University and is also entitled to student support funding, only one contribution is assessed for the family and this is divided among the students and deducted from each individual award. We would require to receive the other student(s) award letter from their College or SAAS for 2018-19.

4. Joint Assessment

If another member of your immediate family (e.g. parent, brother/sister or your partner/spouse) is also attending college or university and both of your awards are being means-tested against the same income, you both may be considered for a joint assessment.

This means that the contribution is divided by the number of eligible students. The outcome of this will be that the contribution amount affecting your award will be smaller than if you are the only student in the assessment. Note: this does not apply to students who are in receipt of EMA or those eligible for Travel and Materials awards only (e.g. those who are under eighteen or those who are in receipt of Benefits).

5. Independent Student

Single students aged twenty five years or over on the official start date of the course are exempt from parental contribution. If you have a partner, the award will be assessed against your partner's income.

If you have not yet reached the age of twenty five years, you will be awarded independent student status only if you meet the criteria as shown in the Glossary. If you do not meet the criteria, you must provide your parent(s) income.

6. Student Income

A financial assessment is also undertaken against your income and your contribution is assessed on the personal income that you receive during the period of your course. Your award will be reduced on a pound for pound basis for unearned income in excess of £20.52 per week.

You must provide documentary evidence of all your income.

Supplementary grants or scholarships received for educational purposes from an award-making body will not be taken into account.

7. Dependants

Child Dependant: In the context of student support funding, a dependant is someone who is dependent financially on the student, their parent(s)/ guardian(s) or spouse/partner. There is no allowance paid in respect of dependent children but they are taken into account in the means-test. Any award which is likely to be reduced because of a high income will have an allowance applied for each additional child in the family if there are other dependent children in the family. A dependent child would be a child of sixteen years or under, or is less than 25 years of age and who is in full-time education and who is parentally supported (either by the student, the student's parent(s)/guardian(s) or spouse/partner).

Section 4 – After Funding is awarded and Course has started

1. Change of Circumstances

If during your programme, your income or personal circumstances change for any reason, you must inform Student Funding immediately to enable a reassessment of your award to be undertaken, this also includes a change of address.

Failure to do so may result in your application for support being cancelled and action will be taken to recover any money paid to you to which you are not entitled.

2. Payments

Payments for all student funds excluding Childcare are paid into your own or joint bank accounts and are dependent on your attendance, conduct and progress. We try to make payments every fortnight to you, however due to college holidays and closures this is not always possible. Some payments may be paid weekly. Please check the payment dates for more information.

	EMA	Bursary	Childcare	Housing
Expected Attendance	100%	100%	100%	100%
Payment dates	Fortnightly	Fortnightly	4 Weekly	Fortnightly
Paid	Direct to you	Direct to you	Direct to your nursery/ childcare provider	Direct to you

3. What are my Responsibilities?

You must ensure that you complete all College enrolment procedures. No payment will be authorised until this is done, and your entitlement to support will only start from the date of your enrolment.

Your award is dependent on your attendance, conduct and progress during the programme for which the award was made. In cases where your conduct and/or progress and/ or attendance is, in the opinion of the College, unsatisfactory in any given period without any satisfactory explanation, your payments will be withheld. If you withdraw from your course and have been overpaid, you will be required to repay this overpayment. You must cover all absences, as per the Student Attendance and Absence Guidance.

4. Jobseekers and Universal Credits

As a general rule, full-time students do not qualify for benefits and you must cancel your claim for Jobseekers' Allowance when you enrol on your course and submit your P45 or letter from DWP confirming the benefit end date. Your college payments will stop if you do not submit evidence of benefit end date, if you are no longer entitled to stay on this benefit.

However, some students are eligible to continue to claim benefits while attending College. You must check with the Department of Work & Pensions (DWP) whether you will be allowed to remain on your benefit. If your benefit is to continue, you can apply for assistance with study materials, travel costs and childcare, but will not be granted any living expenses. Students who can remain on Universal Credits while on their course are eligible for Universal Credit top up bursary.

If you require to speak to the DWP please contact them at any of these offices

Alloa - 17 Mar Street, Alloa, FK10 1LX

Falkirk - Heron House, 10b Wellside Place, Falkirk, FK1 5SE

Grangemouth - 13-15 Charlotte Dundas Court, Grangemouth, FK3 9EA

Stirling - South Lodge, 2 St Ninians Road, Stirling, FK8 2HF

5. Housing Benefit

Housing benefit has been replaced by Universal Credit in most cases. However, full-time students who have 3 or more children may be eligible for Housing Benefit. Application forms are available from your local Council Office/One-Stop Shop.

6. Council Tax Benefit / Exemptions

Council Tax exemptions or discounts may apply to certain courses and categories of students. Council regulations and conditions will apply to your attendance at College and application forms are available from your local Council Office / One-Stop Shop. Students who enrol on courses that are timetabled from January to June only, are not usually eligible for this assistance as these are classed as short courses.

7. Attendance and Payments

Students are expected to have full attendance per week, including course and online study (this is for FE Bursary and EMA Funds and for both FE and HE Housing and Childcare payments). Absence coverage information is available below.

You will be given a timetable when you start College and you are expected to attend all timetabled classes and on-line study (where applicable) per week. A register will be taken for every class that you attend, which is monitored and your payments (Bursary, EMA, Childcare, and Housing Funds) may be withheld if your attendance falls below an acceptable level for any of the monitoring periods used for funding purposes.

If you fail to cover an absence during an attendance period then your attendance will not be 100% attendance. On the first and second occasion that this happens, the payment will be made to you. If this happens for a third occasion you will receive a percentage of your payment based on your attendance. If this happens after the third time, your payments will be withheld completely. We will be contacting your teaching department regularly to advise them of attendance and gather feedback on engagement and progression.

If your payment is not made in full or not at all, you can appeal for this in writing to Funding.

8. Absences

If you are absent from a class for whatever reason please refer to the Student Attendance and Absence Guidance for further information. These are available on Moodle and the college website.

If you cover your absence late, we will update this on the system and remove the attendance occasion, if this has affected attendance as explained above.

9. Overpayment of Award

Your award may be revised by the College at any time if:

- you fail to comply with the conditions of the award;
- you have omitted to submit any relevant documentation;
- you have made a false declaration in your funding application; and/or
- an error has been made in the computation of your award.

If this does occur, our Student Funding Team will contact you to discuss this matter and any repayments if applicable.

Section 5 –Information and Glossary

Estrangement

The relationship with your parents has totally broken down, resulting in no further contact with your parents. Formal evidence needs to be submitted to support this claim.

Earned Income

All income received from employment or self-employment, such as wages, salary, overtime, bonuses, or income from trade.

Income Replacement Benefits

These are benefits that are usually claimed through Jobcentre Plus and are paid to replace or to top up income if you are unable to work or because you are on a very low income which can include income support, carers allowance, maternity allowance

If you are in receipt of an Income Replacement Benefit while you are at college you will not be eligible to receive a Bursary Maintenance Allowance (but may still be eligible for a Travel Allowance Childcare and/ or a Course Materials Allowance). If your benefits stop or change while you are at college, you must contact a member of Student Funding as a claim for student funding could be re-assessed.

Independent Student Status

You will automatically qualify as an independent student if you are twenty five years of age or over on the start date of your course.

If you are under twenty five years of age, you may qualify for independent student status if one or more of the following applies on the start date of the course and you must provide documentary evidence otherwise you will be assessed in one of the other student categories:

- You look after a child dependent on you
- You are married or living, as if married, in an established relationship
- You have no parents living
- You have supported yourself for a total of three years (156 weeks) since leaving school. This can be any period(s) totalling three years but must not include any time when you were in full-time education.

This can include a combination of the following:

- (i) In employment and earning equal to or more than current income support levels;
- (ii) Supported by a partner with earnings equal to or more than current income support levels;
- (iii) On a training programme operated by or on behalf of the Employment Service, Scottish Government (or formerly the Scottish Office), Scottish Enterprise or Highlands and Islands Enterprise;
- (iv) In receipt of unemployment benefit/jobseeker's allowance and/or can provide confirmation that you were available or registered for employment or actively seeking employment;

- (v) In receipt of sickness benefit, invalidity pension, incapacity benefit, maternity allowance, severe disablement allowance, statutory sick pay or statutory maternity pay;
- (vi) In receipt of income support payments; or
- (vii) Caring for a person (adult or child) dependent on you and receiving an allowance for this.

Maintenance Award

The Bursary Maintenance Award is an allowance paid to cover your day-to-day living costs. You may be eligible if you are eighteen years or over on the start date of your course. If you are in receipt of income replacement benefits such as Income Support or other benefit, you will NOT be eligible for a Maintenance Award.

P45

A document given to you by your former employer or by Jobcentre Plus when you leave a job or when you stop claiming benefits. The document is required for taxation purposes and should include the date when your employment or benefit claim ended. It also shows the amount of taxable income you received during the tax year while you were in that job or in receipt of benefits.

Parent/Parental

The Scottish Funding Council FE Bursary Policy defines a parent as: 'A parent is an adult on whom the student is, in practice, dependent. It therefore includes step- parents, partners of parents and guardians.' For the purpose of assessing entitlement to funding, in the case of Students Under 18 or Parentally Supported students, we take account of the income of the parent(s)/guardian(s) (including partners of your parent/guardian) with whom the student currently lives or with whom they last lived (e.g. the parent/s or guardian/s who last claimed Child Benefit for the student).

Parental Home

This is the permanent address of your parent(s)/ guardian(s). If you are a Parentally Supported student, your award will usually be calculated from your parent(s)' address, if it is considered to be within daily travelling distance.

Parentally Supported

Students who are aged between eighteen and twenty four years on the start date of their course are categorised as Parentally Supported students (unless they qualify as Independent Student Status). This means that their application will be assessed on their parent(s)/guardian(s)' income and travel will usually be assessed from the parental home address (if within daily travelling distance). If the student's parent lives with a partner, the partner's income will also be taken into account.

Partner/Spouse

The Scottish Funding Council FE Bursary Policy defines a partner as: 'someone the student or parent has legally married, is in a legally recognised civil partnership with, or is living with in an established relationship at the start date of the course.' The income details of a partner must be submitted and will be considered when entitlement to means-tested funding is assessed.

To prove that you are in an established relationship we require some of the following documents, a bank statement for a joint bank account, a utility bill, your joint tenancy agreement or mortgage agreement. The document submitted must be in both names and must be dated before the course start date.

Independent Student Example

Appendix 1 – Independent Student Example

Student A			
Employment History			
Tax Year	Company	Date	£
2014-15	Company A	6/4to 5/4	5,000
2013-14	Company A	6/4 to 5/4	4,500
2012-13	Company B	6/4 to 5/4	4,250
2011-12	Company B	1/8 to 5/4	3,000
	Company K	6/4 to 31/7	600
	Student	6/4 to 30/6	0
2010-11	Student	6/4 to 5/4	0
Independent student	Yes - For the period 1-8-09 to 5-4-13 Student A's income was over the minimum limit for more than thirty six months		

Student B			
Employment History			
Tax Year	Company	Date	£
2014-15	Company A	6/4to 5/4	12,000
2013-14	Company K	6/4 to 5/4	5,200
	Student	6/4 to 30/6	0
2012-13	Company K	6/4 to 5/4	5,000
	Student	6/4 to 5/4	0
2011-12	Student	6/4 to 5/4	0
2010-11	Student	6/4 to 5/4	0
Independent student	No - Even though the student was above the minimum amount for thirty six months the amount of time as a student cannot be counted		

Student C			
Employment History			
Tax Year	Company	Date	£
2014-15	Job Seekers	6/4to 5/4	5,000
2013-14	Company A	6/4 to 5/4	11,500
2012-13	Job Seekers	6/4 to 5/4	5,000
2011-12	Company C	6/4 to 5/4	10,500
2010-11	Company C	6/4 to 5/4	10,000
Independent student	Yes - For the five-year period, the student is in excess of the minimum amount.		